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Published in:
Journal of Sociology and Social Welfare

Publication date:
2016

Document Version
Author accepted manuscript

[Link to publication in ResearchOnline](#)

Citation for published version (Harvard):
Cantillon, S & McLean, C 2016, 'Basic Income Guarantee: the gender impact within households', *Journal of Sociology and Social Welfare*, vol. 43, no. 3, 7. <<http://scholarworks.wmich.edu/jssw/vol43/iss3/7>>

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Basic Income Guarantee: The Gender Impact within Households

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Abstract: The potential of a Basic Income Guarantee (BIG) to contribute to gender equality is a contested issue amongst feminist scholars. This article focuses on the nature of BIG as an individually based payment to explore its potential for reducing gender equality, specifically intra-household inequalities in material or financial welfare; economic autonomy; psychological well-being; and time allocation, especially leisure time and time spent in household and care work. We employ a gender analysis of existing BIG pilots/schemes as well as close substitutes (e.g. universal child benefits) to assess some of the key claims about the effects of a BI on gendered inequality. We also present findings from empirical work on intra-household allocation and decision-making which underscore the role of independent income. The article finds some support for BIG as a feminist proposal with respect to mitigating intra-household inequality, but concludes that further empirical research is needed to argue persuasively for BIG as an instrument for furthering gender equality.

Keywords: Basic Income Guarantee, Gender, Feminism, Independent Income, Intra-household Inequality

Introduction

Basic income guarantee (BIG) proposals have gained renewed cross-national interest in both academic and policy circles in recent years (Caputo, 2012; Standing 2014). In the UK a basic income has been supported by the Green party and the non-partisan Citizen's Income Trust while in other countries, such as Finland and France, proposals for basic income pilots and experiments are on the agenda¹. A BIG can be defined as "an income paid by a political community to all its members on an individual basis, without means test or work requirement" (Van Parijs, 2004: 8). Although the specifics of any particular basic income proposal vary, the core characteristics of a BIG are:

- Universality – it is paid to everyone in the population
- Individuality – it is paid to each adult rather than as a single household payment
- Unconditionality – it is paid without conditions regarding family or employment status
- Delivery as a cash benefit.

BIG has been advocated for a variety of reasons including but not limited to the promotion of gender equality. However, the question of whether to regard BIG as a feminist proposal remains divisive. Advocates have pointed to the potential for BIG to correct the paid work bias of contemporary social security systems and to increase women's economic autonomy and power within the household (Fitzpatrick, 1999; McKay, 2001; 2005; Zelleke, 2011), as well as to contribute to a more inclusive feminism via its anti-poverty and anti-exploitation characteristics (McLean, 2015). Critics have argued that BIG will do nothing to directly challenge the gendered division of labor and may well reinforce it (Gheaus, 2008; Robeyns, 2001).

In her introduction to the *Basic Income Studies* special issue "Should Feminists Endorse Basic Income?", Robeyns (2008) specifically calls for a shift in an empiricist direction (analyzing the specifics of implementation and examining the available evidence) in order to help resolve some of the continuing controversy regarding basic income among feminists. This article responds to Robeyn's call by examining the available evidence of existing BIG pilots/schemes as well as close substitutes (e.g. universal child benefits) to assess some of the key claims about the effects of a BIG on gendered inequality. In addition, the article discusses the evidence base with regard to key areas

¹ In Finland, for example, a government-commissioned working group has proposed a two year pilot whereby a tax-free monthly wage of 550 euros is paid to 10,000 adults of working age. This figure, roughly equivalent to the unemployment and welfare assistance that covers food, personal hygiene, clothing and other daily expenses, would be supplemented, when necessary, with earnings-related benefits like housing allowance.

of intra-household inequalities in income and expenditures, living standards, well-being and time use.

The broad areas of family and household dynamics with a particular focus on gender have been the subject of intensive research from a wide variety of disciplines. A focus on gender and poverty draws attention to the interactions between the family, the labor market, and the state and exposes the gendered nature of the separation between the public and the private spheres. Central to this has been the division between the private and the public sphere and the use of collective units of analysis. In conventional analyses of poverty and income inequality the household is taken as the unit of analysis but this neglects what goes on within households. The household is in effect treated as a “black box”, with little or no attention paid to differences among household members in access to and control over resources. In taking the household as the income recipient unit it is assumed resources are shared so that each individual in a given household has the same standard of living. However, if different individuals within households actually experience different levels of well-being, this could have major implications for our understanding of poverty, for the way anti-poverty policies are framed or for the purposes of this paper, the potential impact of a BIG scheme.

There is now a substantial theoretical and empirical literature investigating within household inequalities focusing on such issues as the allocation of resources, income pooling, financial decision-making, expenditure, and material outcomes (Bonke & Browning, 2009; Cantillon, 2013; Stocks, Díaz-Martínez & Halleröd, 2007; Vogler & Pahl, 1994; Lundberg, Pollak & Wales, 1997; Phipps & Burton, 1998; Lee & Pocock, 2007). For the purposes of this paper we focus on the control and allocation of resources within the household particularly in terms of living standards of individual household members but also in terms of the decision making processes within it.

The Individual Nature of a Basic Income and Intra-household Inequality

Many BIG advocates (e.g. Bambrick, 2006; Birnbaum, 2012; Fitzpatrick, 1999; Zelleke, 2011) have emphasized the unconditionality of a BIG as the crucial means by which it supports gender equality goals, arguing that its neutrality regarding paid employment or unpaid caregiving avoids the problem of choosing between systems of social security which require labor market participation and therefore devalue domestic and care work, or systems which reward such work but cement separate spheres of labor for men and women.

However, an additional key thread underpinning many arguments is the importance of a BIG as an *individual* benefit, contributing to gender equality via economic independence for women (Elgarte, 2008; Fitzpatrick, 1999; McKay, 2005; Parker, 1993; Robeyns, 2001). The individual nature of a BIG is especially crucial given accumulating empirical evidence on intra-household economic inequalities, related power differentials between men and women, and the importance of the recipient of income coming into the household (Bennett & Sung, 2013; Cantillon & Nolan, 2001; Goode, Callender, & Lister, 1998; Lundberg & Pollack, 1998; Nyman & Rainikainen 2007). Individual benefits means that the entirety of household income does not necessarily go directly to a single household breadwinner nor does the value of the benefit decrease by virtue of being in a coupled relationship, which penalizes low-income women for their partner's earnings even if they do not benefit from them equally. A BIG treats women as citizens in their own right, rather than as dependents within a household (Pateman, 2004).

The general argument that BIG could facilitate a reduction in intra-household inequality can be broken down into four possible effects. First is the effect on the financial or **material welfare** of women. A key line of inquiry on within household dynamics has been to investigate differences in living standards among members of couples (Nyman & Reinikainen 2007, Cantillon & Nolan, 2001). In relation to personal spending money, for example, Nyman found that in Sweden women have insufficient access to personal spending money more often than men, at 63 versus 51 per cent respectively (Nyman, 2002; 18). In the UK, Pahl (1989, p. 148) found that husbands were more likely than wives to have personal spending money and to have more to spend on themselves. Vogler and Pahl (1994, p. 281) found that 58 per cent of couples had equal access to personal spending, in 12 per cent the man had more and in 4 percent the woman had more (Vogler & Pahl, 1994).

A consistent theme of the literature on distribution of resources within the family is the role which the wife's own income might play. In a study based on individual level non-monetary indicators across a wide range of goods and activities the average gap between the wife and the husband's deprivation index score was consistently narrower where the wife had an income of her own. Further, there was a positive correlation between the reduction in the gap between husbands and wives scores on the deprivation index and the wife's income level such that the gap decreased as the wife's independent income increased (Cantillon, 2013; Cantillon & Nolan, 1998).

Paying a basic income to all individuals irrespective of work status or household income could, in theory, raise living standards and improve access to economic resources within the household

particularly for those who otherwise would not have an independent source of income or whose income is lower, such that there would be a within household redistributive effect that would benefit women, who are more likely to be in such a position (Callan et al., 2000; Cantillon & Nolan, 2001; Lundberg et al., 1997).

On the other hand, material welfare and an independent income can also be linked to labor force participation. A key critique of the argument that BIG would serve to reduce intra-household inequalities between men and women rests precisely on the fact that because BIG is an unconditional cash benefit, it would lessen incentives to paid employment, especially for women given their relatively weaker attachment to the labor force compared to men, and thus counteract any of the beneficial effects on gender equality highlighted previously (Gheaus, 2008; Robeyns, 2001). Mothers in particular face additional hurdles regarding employment such that cash payments could encourage mothers, especially those with low skills or in low paying jobs, to exit the labor market in favor of informal care in the home. Further, there are potential disincentives for married women which may occur as a result of taxing the first dollar of income beyond the basic income (Bambrick, 2006; Fitzpatrick, 1999). This depends crucially on the level of a BIG, how a BIG is funded, and its interaction with the tax and social welfare system.

At the same time, predictions of a drop in women's labor force participation may also be overstated. Sociological and heterodox economic perspectives have emphasized broader motivations other than income regarding labor force participation, such as status, satisfaction, and other less tangible benefits. The incentive for unemployed persons to take up employment is most often measured using the “replacement rate” (RR) – the ratio between net income out of work and net income when in work and research in this area reinforces the idea of work or employment being more than just income. Empirical data shows that there are many who choose to work despite facing replacement ratios of close to or over 100 percent (Callan et al., 2011). That is, they choose to be working even if they could be close to or even better off, financially by remaining unemployed.

BIG advocates (Van Parijs, 1995; Fitzpatrick, 1999) further point out that existing systems of social security have substantial disincentives to work embodied in unemployment and poverty traps where low-income households face severe reductions in benefits for every dollar they earn. Combined with logistical problems, financial costs of entering work, and uncertainty regarding stability of employment there is a huge incentive to forgo work in favor of benefits, if choosing one reduces income from the other. BIG reduces such disincentives thus potentially making the most vulnerable women better off, with greater rather than lesser incentive to engage in paid labor. This issue

highlights the role of women's diversity in creating ambiguous effects of BIG, with some women likely to be gainers and some losers under any reform (see also Robeyns, 2001).

A second possible outcome of a BIG with respect to the reduction of gendered inequality is a related but distinct effect concerning the role of independent income in raising **economic autonomy and/or control over household resources** rather than material welfare per se. In a discussion of feminist theory and BIG, Zelleke (2011: 34) discusses “the ideal of autonomy” not as “the equalisation of resources, opportunities or capabilities, but rather the guarantee of the minimal resources necessary for individuals to pursue their own ends consistent with their innate abilities and with a similar degree of autonomy from others over their own lives.” Thus the key issue is not simply a redistribution of income in order to reduce inequalities in material welfare, but also to reduce inequalities of power (Zelleke, 2011).

There is a large theoretical literature and accumulating empirical evidence to suggest that in addition to, or even regardless of, material welfare gains, independent income provides a source of economic autonomy which in turn impacts on bargaining and power relations with the household. Differences between men and women in terms of their roles in household decision-making (particularly regarding income and large expenditures) have been linked to their differences in terms of income, status, education and ethnicity (Cantillon & Nolan, 1998, 2001; Nyman & Reinikainen 2007; Rake & Jayatilaka, 2002). An important distinction has also been made between high-level decisions on the allocation of resources to each area (food, clothing, household bills, holidays, etc.) and instrumental decisions regarding the management of the budget within each of these areas (Pahl, 1989). Several studies suggest that the woman usually engages in the management of household resources while the overall allocative control and decision-making power rests with the man (Lauer and Yodanis, 2011).

Differences in control over household finances are therefore important in their own right, as an indicator of power, and for the role they may play in producing and explaining differences in living standards. Differences in management are also important insofar as they reflect respective roles in decision-making and identify who carries the burden of responsibility for stretching scarce resources. Several UK studies, using both small scale surveys and large nationally representative samples (Vogler & Pahl, 1994; Vogler, 1998; Rake & Jayatilaka, 2002), have explored different systems for managing household resources and their implications for the living standards of individual members. Rottman (1994), Cantillon, Gannon and Nolan (2004) and Watson et al. (2013) used Irish data to examine this issue and also identified a number of distinct approaches to

managing resources. The studies produced similar results: while joint financial decision-making is common among couples, in a significant proportion of couples the husband retains control in terms of major decisions while the wife has the responsibility of managing resources on a week-to-week basis. Further, the responsibility for making resources stretch when money is tight falls disproportionately on women.

A third possible effect is that, irrespective of any material benefit or even increased control over financial resources, a BIG could have a positive **psychological impact on women's sense of self and well-being**. Some of those studying BIG have pointed out that this could be as a result of increased recognition or valuation of unremunerated work, in the sense that activities outside the paid labor market are formally recognised as worthwhile (Robeyns, 2001). Alternatively, it could arise in terms of measures of psychological health and well-being where independent income provides a greater sense of control, as empirical studies within the intra-household literature have demonstrated (Cantillon & Moran, 2016; Kan & Laurie 2010; Walters et al., 2002).

The fourth effect relates to the issue of **inequalities in leisure time and participation in unpaid work**. There is now a vast literature documenting disparities in time use between men and women which has specifically highlighted the greater participation of women in unpaid domestic and care work and the inequality of leisure time which results from this (Bianchi et al., 2012; Latshaw, 2011).

BIG advocates have argued that unconditional cash benefits can raise the status of work outside the labor market as well as reduce economic pressure to create space for such activity. For example, McKay (2005) and Zelleke (2011) argue that a BIG does not prioritize labor market participation at the expense of productive activity outside the labor market and therefore does not penalize individuals for engaging in it. There is a tendency to assume that this would lead to continued gender specialization; however, an unconditional, steady cash payment could theoretically reduce pressure on men as breadwinners by providing a measure of financial security outside labor market income, allowing space for men to reduce their participation in the labor market and potentially to take on a greater share of traditionally feminine tasks (Bambrick, 2006). This could be heightened or strengthened via the psychological effect: e.g. greater societal value placed on these activities which could shape men's willingness to engage in such work.

Expanding the Evidence Base for a Basic Income

A key limiting factor in the BIG debate is a lack of robust evidence on potential effects and outcomes due to the fact that there are few real world examples to study. The closest and most

famous example is the Permanent Fund Dividend in Alaska (see Widerquist & Howard, 2012). Since 1982, each individual Alaskan has received an unconditional annual grant funded from state oil revenue. The amount varies by year and is very modest (usually between \$1000-1500 per person) and as such may be considered at best a partial basic income. However, there has been little systematic analysis of the effects of the dividend on the Alaskan population (for an overview of available evidence, see Goldsmith, 2012).

In the absence of much real-world evidence on the effects of a BIG, many scholars have turned to evidence provided by a few experiments and pilot programs of a basic income as well as related alternatives, such as the Negative Income Tax (NIT). Although not technically a BIG as such, the most widely analyzed evidence comes from the NIT experiments in US and Canada. More recently there have been pilots in developing countries which have aimed to test the effectiveness of unconditional cash transfers on alleviating poverty and other social goals, such as the ones in Namibia (Haarman & Haarman, 2012) and in India (Davalala et al., 2015).

There has also been a push to increase social scientific analysis of the potential effects of a BIG using methods such as laboratory experiments and attitudinal surveys, although to date there has been little advancement in this area (but see Haigner et al. 2012; Marx & Peeters 2008). Economic modelling and microsimulations of BIG reforms have been relatively more common, most of which focus on budget and labor force participation effects (e.g. Colombino et al., 2010; Gilroy et al. 2013), although some also contain reference to differences among men and women within households (Callan et al. 2000).

While this paper utilizes such evidence where relevant, it also makes a contribution by including an underutilized source: universal child benefits. In the UK context, Child Benefit, at least until recently, has shared many key characteristics with a basic income, and has been referred to as a basic income for children (Torry, 2012; see also Levy et al., 2013). The policy is a universal,² largely unconditional (the condition is that children be in full-time education) cash benefit, paid in steady (weekly or monthly) allotments. Further, while it is not fully individualized, it is paid to the primary caregiver, which in the vast majority of cases is a woman, and is therefore useful for understanding intra-household income inequalities because it increases the amount of disposable income for the person likely to have less labor market income. A BIG would enhance this effect as income would be provided for both providers and recipients of care.

² In 2013, UK child benefit formally became means-tested for the first time: although it is still paid universally, high income households face a claw-back of their benefits via the tax system.

Thus policy distance is minimized, especially compared to other commonly used proxies such as the NIT which is means-tested, not delivered as a cash benefit and is assessed at the household level. A key limitation of using the UK child benefit as a proxy is the low amount of the payment (currently £20.70/week for eldest child, £13.70 for additional children) which is substantially below most proposals for a basic income. This is further exacerbated by the fact that it is only paid to one individual in the household, rather than to all. Similar child benefits exist in many other European countries (Levy et al., 2013) as well as in Canada (Schirle, 2015). Reference is made to evidence from these countries where available.

Another key source of evidence is the broader literature on intra-household inequalities, including the role of income/economic differences, issues of control/power and patterns of household division of labor, which provide information on the incentive structure and processes which undergird assumptions/predictions about BIG effects with respect to gender inequality. Specifically, the article discusses the evidence base with regard to key areas of intra-household inequalities in income and expenditures, living standards, well-being and time use.

The Impact of a Basic Income on Intra-household Inequalities

Material welfare

To what extent would a BIG be likely to raise women's material welfare within the household? The question of women's independent income and by extension, their material welfare, will depend in part on their labor force participation. In general women's (especially married women's) labor market participation tends to be more elastic than men's, although this has decreased over time, for example, in the US (Blau & Kahn, 2007). Accordingly, discussions of the impact of a BIG on employment incentives have suggested that any negative effect is likely to be particularly pronounced for women. Evidence from Canada suggests that there is a negative effect on labor force participation for coupled mothers receiving child benefit, with the largest effects for those with lower levels of education (Schirle, 2015). However, there is a positive effect on single mothers (Schirle & Koebel, 2015).

The most commonly cited evidence on this issue within the BIG literature is from the NIT experiments in the (US and Canada during the 1960s-1970s which suggests that the largest labor force participation effects were on secondary earners such as students and married women – reducing labor market participation on average by 19% for US married women and 15% for single mothers. The effect was substantially less in the Canadian Mincome experiment (2-3%) but still

negative (see Widerquist, 2005).

Economic models of BIG (rather than NIT) tend to demonstrate less of a problem with labor market participation reduction, primarily due to the elimination of poverty traps associated with conditional or means-tested benefits which are currently prevalent within many systems of social security (Colombino et al., 2010; Gilroy et al., 2013). Colombino et al. (2010) model the introduction of a BIG compared to other possible reforms (a means-tested guaranteed minimum income, workfare, participation income) in the UK, Denmark, Italy and Portugal. In general they found gains to be made in all countries from shifting toward a BIG with progressive taxation; however, in Italy and Portugal such a reform was associated with reductions in female labor participation rates which was not the case in Denmark or in the UK, where it depended on the level of the BIG. Consequently there is reason to be concerned about reductions in at least some women's labor force participation following the introduction of a BIG, though for some women work incentives are likely to be higher following such a reform.

The standard of living of the woman in the household is also related to her position in the labor market, not least because the level of her earnings has some effect on the household system adopted. Using Pahl's taxonomy of household money management, Volger found that women in full-time employment are more likely to be part of a pooled management or independent spheres system, whereas women with low-paid, part-time jobs are more likely to be involved in a whole wage management or allowance system (Vogler, 1994). These findings appear to substantiate Blood and Wolfe's (1960) resource theory of power, which posited that the relative income of each partner was related to his/her degree of power in the household. However, as women's participation in the labor market has predominantly been in terms of part-time or lower paid work, this cannot be identified as contributing to the equalisation of roles and power within the household. Instead, as Vogler argues, women's over-representation in part-time work can be seen as "a way of increasing household income (and meeting employers' needs for labor) without upsetting the traditional division of labor between male breadwinners and female childbearers/secondary earners" (1994; 226). Furthermore, since the extra money earned by women in part-time positions is often incorporated into the overall household consumption fund, this can have the effect of freeing up resources for the male's personal consumption, thus reinforcing rather than reducing the differential living standards of men and women.

However, this type of analysis tells us little about the material welfare of those who are not in paid

employment or whether receipt of an individualized non-market income like a BIG would benefit such individuals, leading to decreased inequality within the home. Studies of UK child benefit suggest that such benefits can improve women's material welfare. Influential research by Lundberg et al. (1997) examined the shift from family allowance to child benefit in the 1970s which changed how the funds were paid, transferring money from “the wallet to the purse,” in order to assess whether there was a corresponding increase in women and children’s consumption. Specifically, they looked at expenditure on women’s and children’s clothing as an individualized indicator and found an increase in this type of consumption following the shift (see also Goode, Callender, & Lister, 1998). This was further supported by Ward-Batts (2008) which controlled for price changes in the goods under study and still found a shift in consumption patterns from those benefiting men primarily to those benefiting women and children. However, interviews with parents claiming UK child benefit suggests that the money goes more toward improving children’s welfare than mothers' (Farthing, 2012). This is less likely to be an issue for a BIG, however, as it is fully individualized such that there would be a payment for children as well as for each member of the couple.

Further, in one of the few microsimulations of a BIG to explicitly consider gendered inequality at the individual level, Callan et al. (2000) found evidence of a within-household redistributive effect with gains for women. Specifically, under a BIG reform in Ireland, over 40% of women were estimated to have a large gain in individual incomes (more than £10 per week), compared with about 20% of men. In contrast, about half of the men were estimated to have a loss in individual income of more than £10 per week, while this was true for about 25% of women. Crucially, much of the redistribution took place within coupled relationships - spouses or partners. Household level or combined incomes showed very little differences between men and women. However, this was a static model and did not take into account potential behavioural change as a result of the introduction of a BIG. Furthermore, the simulations are based on 1994 data which precede both the boom and bust of the Irish economy, the sharp rise in labor force participation rates for women and the more recent closing of gender gaps in employment, unemployment and wages in the aftermath of both the financial crisis and subsequent austerity measures introduced.

Economic autonomy

A related but distinct effect is the potential role of a basic income in raising economic autonomy and/or control over household resources. Autonomy and control over household resources are partly important for contributions to material welfare, as noted previously with regard to the relationship

between a woman's independent income and her living standards.

However, arguably autonomy is valuable in its own right. For example, recent research (Bennett & Sung, 2013) highlighted the importance of financial autonomy (including economic independence, privacy in one's financial affairs and exercising agency with regard to personal and household spending) among low-income women in Britain. Further evidence from qualitative interviews regarding experiences of receiving Child Benefit in the UK is again relevant: mothers in particular pointed to the importance of having independent income via Child Benefit (even though it was a low sum) and not having to ask for money from their partners, which they found demeaning (Farthing, 2012).

In fact, for some women, the prospect of economic autonomy is so appealing that they may be willing to trade-off reductions in their absolute level of financial resources, for example, via less access to their partner's higher earnings. In a review of research on within-household distributions, Bennett (2013) devotes a section to debates about equal benefit versus autonomy, noting that there has been a shift toward individualization of finances at least in part due to the normative value placed on financial independence and autonomy. A study of Swedish couples, for example, demonstrated the importance that women in particular place on reducing their financial dependence on their partners, even when this places them at a disadvantage due to their lower earnings (Nyman & Reinikainen, 2007). This type of control, which connotes a sense of entitlement to use funds as one wishes, is distinct from financial management of household resources, for which women are often responsible and is often perceived as a burden rather than as signifier of autonomy.

This suggests that there could be merit in providing a BIG due to its contribution to feelings of economic autonomy even if its overall contribution to material welfare is low on its own (that is, where it is not coupled with paid employment). However, attention must be given to the method of delivery of a BIG if there is to be control in practice rather than on paper. This is one of the key arguments against implementing an income floor via a Negative Income Tax rather than a BIG, where a NIT is assessed and delivered jointly for a household rather than on an individual basis. Care must be taken that a BIG is understood as an individual entitlement and perhaps administered in such a way as to ensure independent access – similar perhaps to the delivery of Child Benefit (UK).

Psychological effects and well-being

A third possible effect is that, irrespective of any material benefit or even increased autonomy, a BIG could raise psychological valuation of unremunerated work, in the sense that activities outside the paid labor market are formally recognized as worthwhile (Robeyns, 2001). The idea that an independent income should be accessible even to those outside the paid labor market is a well-established feminist idea. 20th century feminist movements specifically called for wages for housework as a way of recognizing, monetarily, the productive work of the household.

Pahl's (1989) classic text *Money & Marriage* explored financial decision-making within UK households, noting that housewives receiving a family allowance did feel a sort of symbolic valuation for their unpaid work as a result of the monetary payment coming into the household. Similarly, more recent interviews with those receiving UK Child Benefit suggested some implicit evidence of psychological valuation where participants made reference to the hard work of caring for children and deserving an independent income for doing so (Farthing, 2012). The feeling that income support acknowledges care as work further supported by research on those receiving caregiving allowances, although the level of payment is key, with small amounts perceived as signifying low value (Singleton & Fry, 2015).

It is unclear, however, that a BIG would have similar effects. First of all, if a BIG is set too low it could be perceived, as with caregiving allowances, as a signifier of low value rather than as recognition of important work. Second, unlike child benefits or caregiving allowances, BIG is by design neutral regarding purpose or activity (it is unconditional). Therefore, while it might raise psychological valuation via a societal recognition that there are worthwhile activities beyond paid employment in a general sense, by virtue of not specifically valuing any particular activity such as care work it is unclear whether it would have any sort of direct psychological effect on women who are performing such activities.

However, another way of looking at the psychological impact of a basic income (or individual independent income), other than the potential valuation of previously unrecognized domestic and care work, is the impact of independent income on health and well-being. There have been some studies of the relationship between women's socio-economic status and their psychological health which focused on the gendered division of financial control or gendered experience of financial strain within the household and an identifiable link was found between the division of expenditure responsibilities and psychological distress. One such study explored the relationship between

psychological well-being and savings, investments and debts (Kan & Laurie, 2010). It found that there was a growing independence in financial arrangements between couples, with investments and debts more likely to be individually held. Savings, on the other hand, were viewed as shared assets. In terms of psychological well-being, the authors found that men's psychological well-being was affected by their own levels of savings, investments and debts rather than their partners, while women's well-being was influenced by both their own levels and that of their partners. Rottman's (1994) study of income distribution looked at the relationship between the financial management system, the degree of sharing of resources and the psychological well-being of men and women, as measured separately from the overall well-being of the household. He found that there was a statistically significant relationship between income sharing and levels of psychological distress as well as feelings of fatalism. Sharing of income was associated with lower levels of psychological distress and lower levels of fatalism. The effects were found to be stronger for wives than for husbands. A more recent study (Cantillon & Moran, 2016) suggests that wives faced with the burden of managing scarce financial resources suffered higher levels of psychological distress. Further it found that there is a significant negative relationship for wives between having an independent income and their fatalism scores. That is, an independent income has a significant beneficial effect on her levels of fatalism or feelings of powerlessness. And further, the higher the independent income that accrues to the wife, the greater the positive impact on her psychological health. This suggests that the contribution of a BIG to economic security could be especially psychologically beneficial for low-income women who are responsible for making ends meet within the household.

Time allocation: leisure time and household/care work

The fourth effect relates to the issue of **inequalities in time and participation in unpaid work**. As noted, some BIG advocates have argued that unconditional cash benefits can raise the status of work outside the labor market as well as reduce economic pressure to create space for such activity, thus potentially contributing to a reduction in time-based inequalities between women and men in the home. Zelleke (2011: 39) in particular argues that while a BIG would not guarantee a shift in men's participation in unpaid work, it would "decrease the costs to men of doing so, and would increase their opportunities to break out of the gendered distribution that confines men to paid employment-centric models of contributory citizenship".

While this argument makes sense logically, existing evidence on shifts in patterns of time spent in household and care work suggests that opportunities for men to decrease their time in paid

employment do not necessarily correspond to increases in time spent in other forms of work rather than leisure. One of the great demographic shifts over the past half century has been women's increased participation in paid employment. This was optimistically viewed as a gender revolution in which the division of labor between men and women would be substantially reduced, with men taking on a greater share of the household labor as women take on a greater share of employment labor. Yet, persistent inequalities seem to suggest that the revolution 'stalled' (England, 2010).

While men have increased their time spent in household and care work over time (Gershuny et al., 2005; Van Hook, 2006), it has not been proportional to women's increased time in paid employment, nor crucially, to their increased income (Brines, 1994). In fact, much of the reduction in the disparity in men's and women's time spent in household tasks has come as a result of women doing less and/or 'outsourcing' those services by hiring domestic workers or purchasing time-saving appliances rather than as a redistribution among members of the household (Bittman et al., 2003; Gupta, 2007). This suggests that increasing women's income via a BIG may well lead to further expenditures on childcare services and other means of reducing women's own time in unpaid activities rather than an increase in men's unpaid work. However, Vollenweider (2013) points out that the supply of domestic services may well fall (or prices may rise) in the presence of BIG providing financial security for currently low-income workers providing such services. Under those circumstances, household redistribution may be more likely.

Conclusion

While basic income has been championed as a reform for reducing inequality *between* households, it can also be expected to have an impact on inequality *within* households. An individual entitlement to an income floor better accommodates core feminist insights about the "black box" of the household and possible inequalities between men and women in coupled relationships, than do some policy reform ideas, such as the Negative Income Tax, which persists in the assumption that all households conform to a unitary model.

The evidence base for a BIG however is currently limited, and as such, it is difficult to draw conclusions about the likely impact of a BIG on within-household inequalities. Our analysis of existing BIG pilots/schemes, proxies for a BIG (e.g. universal child benefits) and the broader evidence base on intra-household inequalities in income and expenditures, living standards, well-being and time use, suggests that the impact of a BIG on gendered inequalities within the household is ambiguous.

A BIG seems most likely to have a direct effect on women's material welfare by reducing intra-household inequalities with respect to independent income. Given that previous research has shown that access to an independent income has important implications for improving women's living standards within the household, a BIG could be expected to improve at least some women's living standards, particularly those who otherwise would have no or little independent income. It is also likely to have a direct effect on psychological well-being and feelings of economic autonomy, again via the guarantee of an independent income, regardless of labor force participation. Here studies of child benefits, paid to primary caregivers, are telling, as interviews with recipients demonstrated that they are often valued as independent income (e.g. Farthing, 2012).

Discussions of policy reforms usually focus on material outcomes, yet the symbolic or non-material impact should be recognized: economic autonomy, psychological valuation and feeling of control are of value for its own sake, irrespective of material welfare. Additionally, the individual nature of a BIG is on its own a powerful statement about women (and children) as citizens in their own right, not as dependents within a household. Advocates find the radical nature of BIG in its symbolism as much as, if not more so than the actual financial gains. This perhaps explains why there has been only limited attention to the institutional details: the point is a paradigm shift in how citizenship is understood in addition to the more limited question of how to guarantee a particular level of welfare.

Nevertheless, if the amount of a BIG is too low, it could leave women in particular financially deprived, especially if coupled with decreased labor force participation, which may be the case at least for some women. This issue rightly gives some feminists pause and is an important arena for future research and an issue which should be included in any specific BIG reform proposal. Further, a BIG seems less likely to have a direct effect on reducing inequalities with regard to time allocation, specifically leisure time and time spent in performing household and care work, although an indirect effect is possible.

There is a complex link between income/financial resources, bargaining power, gender ideologies and time allocation which is still not fully understood. So while BIG may have a straightforward income effect, for example, it is less clear that changes in income will also lead to changes in bargaining power which is important for negotiating equality in other aspects, such as household/care work and leisure-time. Some evidence suggests that "gender trumps money" in such negotiations (Bittman et al., 2003) in which case a BIG could be expected to have limited effect on its own - that is, in the absence of further cultural shifts in social norms about men's and women's

roles.

This points to the broader issue of how any impact of a BIG also depends on interaction with the broader cultural and policy context regarding gender relations; BIG on its own cannot be expected to bring into effect a gender revolution – deep-seated change will require more than the introduction of an income floor. Going forward, the key issue will be how to capture the benefits of a BIG, especially as it pertains to increasing women’s autonomy, while reducing any potentially negative effects on women’s welfare, which means greater attention to interactions between a BIG and other gender equality proposals. In particular, this will require a higher quality evidence base on the gendered effects of a BIG, in addition to philosophical discussions about the normative implications of a BIG for gender equality. Much of the empirical analyses of a BIG have focused on the question of labor market incentives, but there is more to understand about the gendered impact of a BIG, specifically, whether, in practice, it would have the implied effect on women’s economic autonomy and living standards within the household, and whether this, in turn, would lead to the reduction of inequalities of power between men and women in coupled relationships.

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